

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 09-10813-KAO
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Danilo O Fulgencio
14452 196th Ave SE
Renton, WA 98059-7821

Social Security/Individual Taxpayer ID No.:

xxx-xx-5179

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **January 30, 2009**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: May 7, 2009

Karen A. Overstreet
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 09-10813

User: admin
Form ID: bl8

Page 1 of 1
Total Served: 18

Date Rcvd: May 07, 2009

The following entities were served by first class mail on May 09, 2009.

db Danilo O Fulgencio, 14452 196th Ave SE, Renton, WA 98059-7821
tr +Bruce P Kriegman, 600 University Street, Suite 2100, Seattle, WA 98101-4161
951536458 +Bank America, Attn: Bankruptcy Dept, 475 Crosspoint Parkway, Getzville, NY 14068-1609
951536460 +Bank Of America, 475 CrossPoint Pkwy, Getzville, NY 14068-1609
951536462 +Boeing Employees C U, PO Box 97050, Seattle, WA 98124-9750
951536461 Boeing Employees C U, PO Box 97050-dir Of Ln, Seattle, WA 98124
951536463 Boeing VIP 401K Loan One, PO Box 3707, MC 6X-MP, Seattle, WA 98124-2207
951536467 +Citibank, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
951536468 +Citibank Usa, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
951536471 Watermark Credit Union, PO Box 24927, Seattle, WA 98124-0927

The following entities were served by electronic transmission on May 07, 2009.

tr +EDI: QBPRIEGMAN.COM May 07 2009 21:03:00 Bruce P Kriegman,
600 University Street, Suite 2100, Seattle, WA 98101-4161
smg EDI: WADEPREV.COM May 07 2009 21:03:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
951536457 +EDI: BANKAMER.COM May 07 2009 21:03:00 Bac / Fleet Bankcard, PO Box 26012,
Greensboro, NC 27420-6012
951536458 +EDI: BANKAMER2.COM May 07 2009 21:03:00 Bank America, Attn: Bankruptcy Dept,
475 Crosspoint Parkway, Getzville, NY 14068-1609
951536460 +EDI: BANKAMER2.COM May 07 2009 21:03:00 Bank Of America, 475 CrossPoint Pkwy,
Getzville, NY 14068-1609
951536459 EDI: BANKAMER.COM May 07 2009 21:03:00 Bank of America, PO Box 21848,
Greensboro, NC 27420-1848
951536464 +EDI: CAPITALONE.COM May 07 2009 21:03:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
PO Box 5155, Norcross, GA 30091-5155
951536465 +EDI: CHASE.COM May 07 2009 21:04:00 Chase, Attn: Bankruptcy Dept, PO Box 100018,
Kennesaw, GA 30156-9204
951536466 +EDI: CHASE.COM May 07 2009 21:04:00 Chase - Cc, Attention: Bankruptcy Department,
PO Box 15298, Wilmintgon, DE 19850-5298
951536467 +EDI: CITICORP.COM May 07 2009 21:03:00 Citibank, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
951536468 +EDI: CITICORP.COM May 07 2009 21:03:00 Citibank Usa, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
951536469 +EDI: BANKAMER.COM May 07 2009 21:03:00 FIA CSNA, PO Box 26012, NC4-105-02-77,
Greensboro, NC 27420-6012
951536470 +EDI: RMSC.COM May 07 2009 21:03:00 GE Money Bank/Lenscrafters, PO Box 981439,
El Paso, TX 79998-1439

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2009

Signature:

